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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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| 09/781,325 | 02/13/2001 | Soo Sung Lee | 1561.1006/MDS | 9069 |
| 21171 | 7590 | 10/14/2005 | | |
| STAAS & HALSEY LLP SUITE 700 1201 NEW YORK AVENUE, N.W. WASHINGTON, DC 20005 | | | EXAMINER HAMILTON, LALITA M | |
| | | | ART UNIT | PAPER NUMBER |
| | | | 3624 | |

DATE MAILED: 10/14/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/781,325

Applicant(s)

LEE, SOO SUNG

Examiner

Lalita M. Hamilton

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 13 February 2001.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-17 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-17 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date February 13, 2001.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-17 are rejected under 35 U.S.C. 102(e) as being anticipated by Shore (US 2003/0149662).

Shore discloses a method and corresponding system for financial transfers comprising a communication network, electronic-card settlement request, bank account management means, coupled said communication network, for managing a plurality of accounts including a card-member store account and an agent account, and terminal means, coupled reading an electronic card said send for transferring an amount of money from the agent account to the card-member store account in response request, thereby performing electronic-card settlement (p.5, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; and p.25, 389); electronic credit card includes a charged electronic card, which has functions of a credit card, debit card, a transportation, and department store card (p.5, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; and p.25, 389); electronic-card settlement agent means processes an electronic-card settlement service, electronic-card charging service, reservation service and a small

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business transaction service through an Internet network as said communication network (p.5, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; and p.25, 389); storing transaction history (p.3, 61-66); a service provider system for an electronic commerce service, a tax payment service and a web site related to an electronic home shopping (p.5, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; and p.25, 389); electronic-card terminal means includes a key input device that subscriber can input a subscriber-input data, an electronic-card interface reading updating electronic-card information written electronic card, communication interface providing communication agent means and interface with said bank account management means, processing means information to card, and controlling electronic-card interface, display and said communication interface (p.5, 80, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; and p.25, 389); a means authenticating the validity of the electronic card and a means for deducting a settlement amount of money from the card (p.5, 80, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; and p.25, 389); bank account management means includes managing a second account manager at bank managing the agent transaction bank account and a card-member store transaction account and the card-member store settlement, comprising steps reading an electronic card to send an electronic-card settlement request to an electronic-card settlement agent system through a communication network, authenticating the validity the electronic card, and of money from an agent account in response commission the amount money to be transferred, and updating a balance electronic card (p.25, 389); electronic-card settlement agent system has transferred the amount of money, transferring a

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refund amount of money from the card-member store account to the agent account if there refund request from the electronic-card terminal system, and transferring the refund amount of money from the agent account to the subscriber account (p.5, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; p.25, 389; and p.26, 393); determining whether a settlement amount of money is less than or the same as the amount of money written to the electronic card and if the settlement amount of money is less than or the same as the amount of money written to the electronic card, permitting electronic-card settlement (p.5, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; and p.25, 389); providing a service menu so that a subscriber system at an electronic-card terminal system can designate a desired service (p.21, 343); the service menu includes an electronic-card settlement service, a money transfer/remittance service, a reservation service, a tax payment service, and an electronic-card charging service (p.5, 85-87; p.10, 179-182; p.12, 198; p.21, 343; p.21-22, 347; p.23, 360; and p.25, 389); authenticating the validity of the electronic card if the electronic card is inserted into the electronic-card terminal system, providing a reservation service menu so that the subscriber designates the specific reservation service, determining whether the specific reservation service is accepted, deducting the reservation service fee from the amount of money written to the electronic card and updating the balance of the electronic card, generating reservation confirmation information to the electronic card, decrypting the reservation confirmation information to issue an admission ticket to the subscriber, and transferring the reservation service fee from the agent account to the

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card member store account after a predetermined time period (p.5, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; and p.25, 389); deducting a predetermined service fee when the reservation service fee is transferred (p.5, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; and p.25, 389); and authenticating the validity of the electronic card in response to an electronic card charge request if the electronic card is inserted into the electronic card terminal system, determining whether the electronic charging service is accepted, charging the electronic card with a charge amount of money, and transferring the charge amount of money from a subscriber account to the agent account (p.5, 85-87; p.10, 179-182; p.12, 198; p.21-22, 347; p.23, 360; and p.25, 389).

Provisional Application Listed on PTO-892 form

If a copy of a provisional application listed on the bottom portion of the accompanying Notice of References Cited (PTO-892) form is not included with this Office action and the PTO-892 has been annotated to indicate that the copy was not readily available, it is because the copy could not be readily obtained when the Office action was mailed. Should applicant desire a copy of such a provisional application, applicant should promptly request the copy from the Office of Public Records (OPR) in accordance with 37 CFR 1.14(a)(1)(iv), paying the required fee under 37 CFR 1.19(b)(1). If a copy is ordered from OPR, the shortened statutory period for reply to this Office action will not be reset under MPEP § 710.06 unless applicant can demonstrate a substantial delay by the Office in fulfilling the order for the copy of the provisional application. Where the applicant has been notified on the PTO-892 that a

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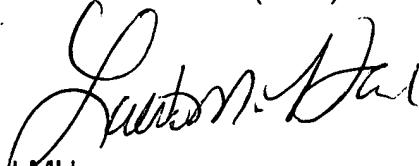
copy of the provisional application is not readily available, the provision of MPEP § 707.05(a) that a copy of the cited reference will be automatically furnished without charge does not apply.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (8:30-4:30).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


LMH